



ifu *3624*
PATENT
Serial No.: 09/575,088
Att'y Dkt: 12832/100109

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In the Application of: Daniel J. Guinan

Group Art Unit: 3624

Serial Number: 09/575,088

Examiner: Thu Thao Havan

Filing Date: May 19, 2000

Title: Multi-Party Electronic Transactions

RESPONSE TO OFFICE ACTION

Commissioner For Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SIR:

The Applicant submits the following response to the Office Action mailed on
November 17, 2005.